

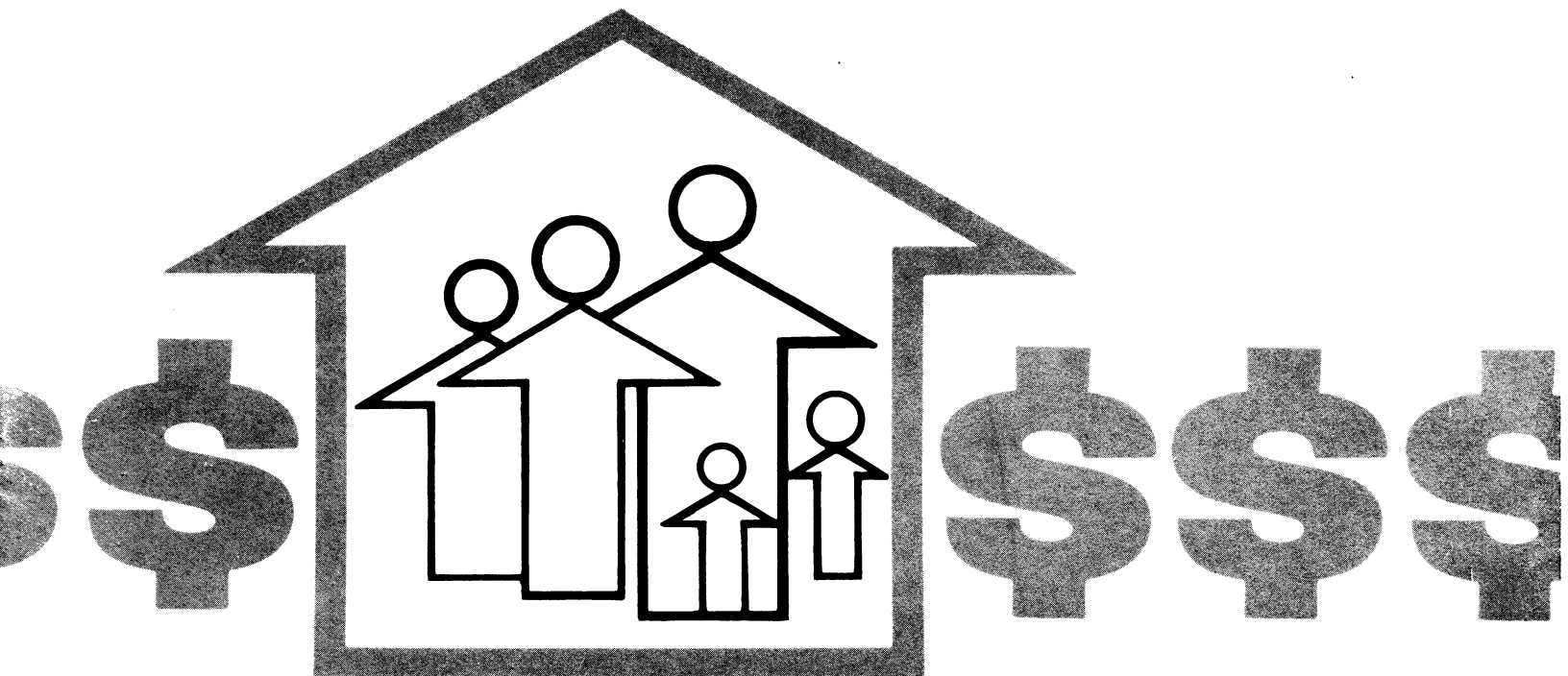
Current Population Reports

Household
Economic Studies

Series P-70, No. 5

**Economic
Characteristics
of Households in
the United States:**

**Third Quarter
1984**



U.S. Department of Commerce
BUREAU OF THE CENSUS

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**Economic
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the United States:**
Third Quarter
1984

Average Monthly Data
From the *Survey of Income
and Program Participation*

Issued October 1985



U.S. DEPARTMENT OF COMMERCE

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SYMBOLS USED IN TABLES

-
- Represents zero or rounds to zero.
 - X Not applicable.
 - B Base less than 200,000
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Economic Characteristics of Households in the United States: Third Quarter 1984

INCOME, PROGRAM PARTICIPATION, AND LABOR FORCE ACTIVITY

The average monthly income for the Nation's 84.6 million nonfarm households was \$2,310 during the third quarter of 1984, and an average of 16 percent received benefits from a means-tested government assistance program.¹ (See table

¹Means-tested programs include Aid to Families with Dependent Children (AFDC) and other cash assistance; Supplemental Security Income (SSI); food stamps; Special Supplemental Food Program for Women, Infants, and Children (WIC); free or reduced-price school meals; Medicaid; VA pensions; public or subsidized rental housing; and energy assistance.

A.) White households had an average monthly income of \$2,410 and a means-tested program participation rate of 12 percent. Among Black households, average monthly income was \$1,480 and the means-tested program participation rate was about 40 percent. Comparable figures for Spanish households were \$1,810 and 32 percent.

Households with a householder under the age of 65 averaged \$2,530 a month. Married-couple households in this age group had monthly incomes averaging \$3,080. Families maintained by women, no husband present, with children under 18 years received \$1,160 per month, on average.

Table A. Selected Characteristics of Households, by Mean Monthly Income and Program Participation Status: Monthly Average, Third Quarter 1984

Characteristic	Number (thous.)	Mean monthly income	Percent of households in which one or more persons received means-tested benefits		
			Total	Cash	Noncash
All households.....	84,609	\$2,306	15.6	8.3	14.7
RACE AND SPANISH ORIGIN OF HOUSEHOLDER					
White.....	73,338	2,406	12.3	6.2	11.4
Black.....	9,358	1,476	40.2	23.9	39.5
Spanish origin ¹	4,078	1,814	31.9	18.0	31.3
TYPE OF HOUSEHOLD					
Householders under 65 years.....	67,137	2,526	14.6	7.7	13.9
Family households.....	51,931	2,780	15.8	8.2	15.1
Married-couple families.....	41,664	3,075	9.4	3.9	8.7
Female householder, no husband present, with own children under 18 years.....	6,037	1,164	53.4	34.6	53.0
All other family households.....	4,230	2,181	24.3	13.3	23.5
Nonfamily households.....	15,207	1,659	10.5	5.9	9.9
Single person household.....	12,724	1,465	10.1	5.4	9.5
Male.....	6,590	1,730	6.9	3.7	6.4
Female.....	6,134	1,181	13.5	7.3	12.8
Multiple-person household.....	2,483	2,652	12.6	8.0	12.3
Householders 65 years and over.....	17,472	1,462	19.4	10.7	17.7
Family households.....	9,181	1,962	14.5	8.9	12.8
Married-couple families.....	7,585	2,010	10.7	6.3	9.4
All other family households.....	1,597	1,735	32.2	21.4	29.0
Nonfamily households.....	8,290	908	25.0	12.6	23.1
Single person household.....	8,054	891	24.7	12.2	22.9
Male.....	1,640	1,120	19.4	9.7	17.0
Female.....	6,414	833	26.0	12.8	24.3
Multiple-person household.....	236	1,469	34.0	27.7	31.9

¹ Persons of Spanish origin may be of any race.

Table B shows that, during the third quarter, an average of 53.2 million of the 67.1 million households with a householder under 65 years of age had one or more members with a job or business and no member looking for work or on layoff. The average number with one or more members looking or on layoff was 8.3 million and an average of 5.7 million had no members with labor force activity. Average monthly income varied by labor force activity status. For example, married-couple families with one or more workers (persons with a job or business) and no one looking or on layoff had an average income of \$3,270, compared with \$2,160 for those with one or more members looking or on layoff and \$1,770 for those in which no person had any labor force activity. There were 1.8 million married-couple families in which the husband was looking or on layoff and 1.7 million in which

the wife was looking or on layoff;² their average monthly incomes were \$1,350 and \$1,900, respectively.

INCOME OF AGED HOUSEHOLDS

Households with a householder age 65 years and over numbered 17.5 million in the third quarter of 1984. (See table C.) Of these, 7.6 million were classified as married-couple family households and 8.3 million as nonfamily households. The remaining 1.6 million were family households not consisting of a married couple.

²Among the 3.5 million married-couple families with either the husband or wife looking for work or on layoff, there were 0.2 million in which both were looking or on layoff.

Table B. Households With Householder Under 65 Years Old, by Labor Force Activity Status of Members, Mean Monthly Income and Program Participation Status: Monthly Average, Third Quarter 1984

Labor force status and type of household	Number (thous.)	Mean monthly income	Percent of households in which one or more persons received means-tested benefits		
			Total	Cash	Noncash
Households with householder under 65 years.....	67,137	\$2,526	14.6	7.7	13.9
No members with labor force activity.....	5,709	993	46.5	36.8	44.4
Family households.....	3,484	1,226	51.7	43.6	49.9
Married-couple families.....	1,754	1,766	24.6	17.0	21.9
Female householder, no husband present, with own children under 18 years.....	1,470	607	84.6	75.5	84.6
Other family households.....	260	1,084	48.9	42.0	42.6
Nonfamily households.....	2,225	629	38.2	26.3	35.8
One or more members looking for work or on layoff.....	8,269	1,724	30.7	17.7	30.2
Family households.....	7,243	1,845	31.7	18.1	31.2
Married-couple families ¹	4,934	2,156	21.7	10.0	21.1
Husband looking or on layoff.....	1,781	1,351	34.0	16.5	33.8
Wife looking or on layoff.....	1,665	1,900	17.9	6.2	16.9
Female householder, no husband present, with own children under 18 years.....	1,300	850	65.9	46.8	65.5
Other family households.....	1,009	1,611	36.2	20.8	36.2
Nonfamily households.....	1,026	863	23.9	14.6	23.1
One or more members with a job or business, no members looking for work or on layoff..	53,160	2,815	8.6	3.0	8.1
Family households.....	41,204	3,076	9.9	3.5	9.3
Married-couple families.....	34,975	3,270	7.0	2.3	6.3
Female householder, no husband present, with own children under 18 years.....	3,267	1,539	34.4	11.3	33.9
Other family households.....	2,962	2,471	18.1	8.3	17.5
Nonfamily households.....	11,956	1,919	4.2	1.3	4.0

¹Total includes married-couple families in which the family member(s) on layoff or looking for work was neither the husband nor the wife.

The average income of aged households overall was \$1,460 per month and the means-tested program participation rate was 19 percent during the third quarter, but these figures varied by type of household. Married couples received a monthly average of \$2,010. About 11 percent of this group participated in means-tested assistance programs. In contrast, the average monthly income of nonfamily households was \$910 and 25 percent participated in means-tested assistance programs.

Family households other than married couples made up about 9 percent of all aged households. These households consisted of an aged, unmarried, or separated householder and one or more relatives. The average household income of this group was \$1,740 per month. This group had a means-tested program participation rate of 32 percent, higher than any of the other groups shown in table C.

PENSION INCOME

As part of the overall effort to obtain detailed information on the sources and amounts of income received by the population, SIPP collects information concerning pension income. Six major sources of pension income that can be identified and examined are Social Security, company or union pensions (private pensions), Federal government employee pensions, State and local government employee pensions, U.S. military pensions, and Federal railroad retirement pensions. These pensions provide income to retired and disabled workers, their dependents, and survivors of deceased workers.

The objective of this section of the report is to present some basic information about the number of pension income recipients, the extent to which pension recipients receive both Social Security and other types of pensions, the age distribution of pension recipients, the average monthly amounts of income received, and the labor force participation of pension recipients.

Data presented here are monthly average estimates covering the third quarter of 1984. Only pension income recipients

age 25 years old and over were included. The estimates do, however, reflect parents or guardians receiving pension income on behalf of dependent children.

Numbers of Pension Recipients

The average number of persons receiving one or more of the six pension types covered in this analysis was 34.2 million during the third quarter of 1984. (See table D.) Given an average monthly figure of 105.7 million workers, there were about 3 pension income recipients for every 10 working men and women during this period.

The great majority of persons who received pension income received some of their pension income from Social Security. Approximately 30.2 million persons received Social Security benefits; of these, 20.0 million received Social Security as their sole source of pension income.

The most common source of pension income other than Social Security was private pensions. About 7.9 million persons received private pensions during the third quarter of 1984. The receipt of private pensions was frequently accompanied by Social Security benefits with 82 percent of the private pension recipients also receiving Social Security. Virtually all (96 percent) of the private pension recipients age 65 years old and over received Social Security in addition to their private pensions.

Following private pensions, in terms of numbers of recipients, were State and local government employee pensions, Federal government employee pensions, U.S. military pensions, and Federal railroad retirement pensions. The study showed the following concerning these pension types:

- 2.9 million persons received State and local government employee pensions; about 70 percent of these also received Social Security.
- 1.8 million persons received Federal government employee pensions; about half of these received Social Security. Social Security was received by about 70 percent of those age 65 years and over.

Table C. Mean Monthly Household Income and Percent of Households Receiving Means-Tested Benefits for Households With a Householder Age 65 Years and Over: Monthly Average, Third Quarter 1984

Type of household	Number (thous.)	Mean monthly income	Percent receiving means-tested benefits
Total.....	17,472	\$1,462	19.4
Married-couple households.....	7,585	2,010	10.7
Other family households.....	1,597	1,735	32.2
Nonfamily households.....	8,290	908	25.0
Male householder.....	1,743	1,128	20.6
Female householder.....	6,547	849	26.1

- Persons receiving pensions based on career service in the U.S. military accounted for 1.3 million pension beneficiaries. Overall, only 20 percent of this group received Social Security, however, the figure was 70 percent among those 65 years old and over.
- Pensions from the Federal railroad retirement system were received by about 0.8 million persons.

Age of Pension Recipients

The age distributions of pension recipients are shown in table E. Approximately 48 percent of all pension recipients were 70 years old or over. While, overall, about 8 percent of all pension recipients were under age 55, nearly half of the total receiving military pensions were less than this age because of the 20-year retirement plan available to career military personnel.

Table D. Number of Persons Receiving Pensions, by Type of Pension: Monthly Average, Third Quarter 1984

(Numbers in thousands)

Type of pension	Total	Male	Female	Percent receiving Social Security ¹	
				Total	65 years and over
Total with pensions.....	34,165	15,170	18,995	88.5	97.1
Social Security, total.....	30,233	12,401	17,832	(X)	(X)
Social Security only.....	20,018	6,570	13,447	(X)	(X)
Private pensions.....	7,900	5,007	2,893	82.3	95.5
State or local pensions.....	2,854	1,240	1,614	70.9	87.5
Federal pensions.....	1,765	1,024	740	51.0	69.3
U.S. military pensions.....	1,304	1,229	75	19.6	69.5
Federal railroad retirement pensions.....	781	360	422	(NA)	(NA)

X Not applicable.

NA Not available.

¹The universe for the combination of Social Security with other types of pension income is restricted to persons receiving only two sources of pensions, Social Security and the specified pension type.

Table E. Percent Distribution of Pension Recipients, by Age and Type of Pension: Monthly Average, Third Quarter 1984

Type of pension	Total	Age				
		Under 55 years	55 to 61 years	62 to 64 years	65 to 69 years	70 years and over
Total with pensions.....	100.0	8.2	8.6	12.1	23.2	47.9
Social Security.....	100.0	5.8	4.0	12.2	25.3	52.7
Private pensions.....	100.0	3.6	12.5	13.6	27.2	43.1
State or local pensions.....	100.0	4.6	16.1	12.0	23.2	44.1
Federal pensions.....	100.0	5.9	16.9	15.1	25.2	36.9
U.S. military pensions.....	100.0	48.8	20.4	7.9	13.5	9.4
Federal railroad retirement pensions.....	100.0	1.4	9.1	12.3	23.0	54.3

Average Monthly Pension Amounts

Pension recipients received an average of \$590 a month in pension income during the third quarter. (See table F). The average for men was \$780 while the average for women was \$440. The average payment from Social Security was \$410. Monthly amounts received from other pension sources are as follows:

- The average monthly private pension was \$360, however, as previously mentioned, this income source was often accompanied by Social Security. Persons receiving both received an average of \$830 from the two sources.
- State or local pensions averaged \$530 alone, but the combined Social Security and State and local pension average was \$930.
- Federal pensions averaged \$920 and U.S. military pensions \$1,000 monthly. These averages are not statistically different from one another, and both were significantly higher than the average monthly amount received from any other pension source.

Labor Force Activity of Pension Recipients

During the third quarter of 1984 about 15 percent of all pension income recipients were members of the labor force.

(See table G.) As would be expected, the rate of labor force activity is highest in the under 55 age group (39 percent participating). About 22 percent of the 55-to-64 age group were participating, whereas 10 percent of those recipients age 65 and over had some labor force activity. Labor force activity was very high, 86 percent, for U.S. military pension recipients under the age of 55.

Household Income of Pension Income Recipients

The household income of pension recipients reflect both the income received by pension recipients and the incomes received by all other household members. The data in table H indicate that the average household income for pension recipients was \$1,840 per month for the third quarter of 1984. The average monthly household income was \$3,560 for U.S. military pension recipients. This reflects their high labor force participation rates as well as their relatively high average pension amount. State or local pension recipients and Federal pension recipients had average monthly household incomes of \$2,300 and \$2,250, respectively (these two figures were not statistically different). Both of these groups had average household incomes that were greater than the average for persons receiving private pensions. The average for private pension recipients was \$1,960 per month.

Table F. Mean Amount of Pension Income, by Type of Pension and Sex of Recipient: Monthly Average, Third Quarter 1984

Type of pension	Total	Male	Female
Total with pensions.....	\$587	\$776	\$437
Social Security.....	407	484	353
Social Security only.....	372	456	331
Private pensions.....	361	442	221
With Social Security ¹	826	924	658
State or local pensions.....	532	678	419
With Social Security ¹	928	1,066	833
Federal pensions.....	919	1,147	605
With Social Security ¹	1,056	1,256	832
U.S. military pensions.....	1,002	1,012	(B)
With Social Security ¹	1,483	1,533	(B)
Federal railroad retirement pensions.....	602	813	423

B Base less than 200,000.

¹The universe for the combination of Social Security with other types of pension income is restricted to persons receiving only two sources of pensions, Social Security and the specified pension type.

Table G. Labor Force Participation Rates for Pension Income Recipients, by Type of Pension and Age: Monthly Average, Third Quarter 1984

(Percentages)

Type of pension	Total	Age		
		Under 55 years	55 to 64 years	65 years and over
Total with pensions.....	14.6	38.8	22.1	9.7
Social Security.....	10.7	18.7	13.6	9.5
Private pensions.....	13.3	31.1	25.0	8.0
State or local pensions.....	13.1	(B)	19.1	7.4
Federal pensions.....	17.5	(B)	31.6	7.5
U.S. military pensions.....	63.4	86.0	62.8	15.8
Federal railroad retirement pensions.....	3.9	(B)	(B)	3.7

B Base less than 200,000.

Table H. Mean Household Income for Pension Income Recipients, by Type of Pension and Sex of Recipient: Monthly Average, Third Quarter 1984

Type of pension	Total	Male	Female
Total with pensions.....	\$1,835	\$2,038	\$1,673
Social Security.....	1,715	1,829	1,635
Social Security only.....	1,598	1,606	1,595
Private pensions.....	1,955	2,082	1,737
State or local pensions.....	2,301	2,521	2,131
Federal pensions.....	2,253	2,488	1,929
U.S. military pensions.....	3,558	3,619	2,561
Federal railroad retirement pensions.....	1,667	1,919	1,452

Detailed Tables
